



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name REGIONS FINANCIAL CORPORATION

City/State BIRMINGHAM, AL

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 163,445,000

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

REGIONS FINANCIAL CORPORATION
1900 FIFTH AVENUE NORTH

BIRMINGHAM, AL 35203

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BHC Name _____ City/State _____

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	153,634,000	137,152,500	125,214,250	124,152,949	124,172,786
Net income (\$000)	2,521,000	1,094,000	1,582,000	1,758,919	1,262,429
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.58	2.60	43	2.87	2.77	53	3.03	3.01	45	3.05	3.08	40	2.92	2.92	43
+ Non-interest income	1.64	1.04	80	1.71	1.21	79	1.74	1.32	76	1.68	1.31	72	1.76	1.35	67
- Overhead expense	2.46	2.17	73	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68	2.99	2.72	68
- Provision for credit losses	-0.34	-0.09	10	0.97	0.51	89	0.31	0.15	84	0.18	0.14	72	0.12	0.16	47
+ Securities gains (losses)	0	0.01	58	0	0.02	47	-0.02	0.01	6	0	0	70	0.02	0.01	77
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	2.12	1.66	80	1	1.04	44	1.64	1.56	55	1.63	1.57	52	1.59	1.43	64
Net operating income	1.64	1.26	82	0.80	0.81	42	1.26	1.19	53	1.26	1.24	50	1.01	0.89	60
Net income	1.64	1.26	83	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71	1.02	0.90	61
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.98	3.06	41	3.49	3.55	43	4.22	4.41	36	4.03	4.24	35	3.67	3.80	41
Interest expense	0.12	0.25	20	0.30	0.52	19	0.77	1.08	30	0.55	0.86	24	0.34	0.60	22
Net interest income (tax equivalent)	2.86	2.80	48	3.20	3.01	57	3.45	3.33	51	3.48	3.38	47	3.33	3.19	51
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.24	0.11	84	0.58	0.27	85	0.43	0.21	84	0.40	0.22	86	0.38	0.24	83
Earnings coverage of net loan and lease losses (X)	13.34	39.72	33	5.13	22.91	24	6.63	24.40	26	6.75	21.75	25	6.59	19.67	23
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.68	1.23	83	2.54	1.58	87	1.05	0.83	76	1.01	0.90	68	1.17	0.98	76
Allowance for loan and lease losses / Total loans and leases	1.67	1.20	84	2.49	1.55	87	1.04	0.81	76	1.01	0.89	68	1.16	0.96	77
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.54	0.49	64	0.90	0.71	71	0.70	0.57	66	0.68	0.61	63	0.94	0.72	72
30-89 days past due loans and leases / Total loans and leases	0.32	0.32	60	0.39	0.39	61	0.43	0.43	61	0.54	0.44	69	0.54	0.47	65
Liquidity and Funding															
Net noncore funding dependence	-21.47	-2.33	4	-12.21	3.20	8	7.08	14.45	28	12.35	16.62	39	7.70	17.03	25
Net short-term noncore funding dependence	-23.77	-7.71	10	-14.04	-4.76	17	2.07	3.38	38	5.41	4.66	42	5.22	4.83	46
Net loans and leases / Total assets	53.41	58.67	32	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40	63.70	62.73	37
Capitalization															
Tier 1 leverage ratio	8.08	8.98	26	8.71	9.13	41	9.65	9.76	54	9.32	9.71	42	10.01	9.53	69
Holding company equity capital / Total assets	11.21	10.71	58	12.27	11.16	68	12.87	12.43	57	12	12.22	52	13	11.94	66
Total equity capital (including minority interest) / Total assets	11.21	10.82	57	12.27	11.29	66	12.87	12.57	55	12	12.27	52	13	12.01	66
Common equity tier 1 capital / Total risk-weighted assets	9.57	12.42	9	9.84	12.38	10	9.68	12.17	11	9.90	12.12	12	11.05	12.19	36
Net loans and leases / Equity capital (X)	4.76	5.53	35	4.69	5.58	30	5.08	5.21	50	5.48	5.29	52	4.90	5.27	42
Cash dividends / Net income	28.88	28.27	52	63.80	42.30	82	41.78	33.12	69	31.63	27.31	57	34.34	31.29	48
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	10.74	10.50	63	16.56	16.68	52	0.69	9.26	13	0.95	7	17	-1.28	8.28	12
Equity capital	1.19	7.46	19	11.14	6.99	75	7.99	10.49	52	-6.81	7.89	3	-2.83	10.18	8
Net loans and leases	2.70	3.36	51	2.74	9.07	27	0.14	9.10	13	4.10	7.89	35	-0.45	9.38	14
Noncore funding	17.39	-14.79	83	-69.91	-12.18	2	-30.92	6.59	5	48.94	10.67	88	-6.77	5.59	40
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	1.99	0.77	82	0	1.02	36	0	1.14	37	0.62	1.07	75
Long-term debt / Equity capital	10.41	10.95	58	13.02	13.56	64	18.10	13.04	72	20.56	13.37	74	16.07	12.69	69
Equity investment in subsidiaries / Equity capital	101.39	103.22	45	105.58	102.81	69	105.22	103.22	64	106.86	103.10	73	104.95	102.10	67
Cash from ops + noncash items + op expense / Op expense + dividends	246.03	154.48	84	53.12	147.24	7	207.56	190.27	64	289.22	174.91	87	233.59	148.20	82

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,404,000	3,550,000	3,822,000	3,578,103	3,194,465	-4.11	12.25
Income from lease financing receivables.....	86,000	87,000	61,000	49,897	49,320	-1.15	72.06
Fully taxable income on loans and leases.....	3,347,000	3,475,000	3,698,000	3,452,870	3,090,158	-3.68	13.74
Tax-exempt income on loans and leases.....	143,000	162,000	185,000	175,130	153,627	-11.73	2.28
Estimated tax benefit on income on loans and leases.....	45,000	56,000	64,000	64,962	101,119	-19.64	-57.27
Income on loans and leases (tax equivalent).....	3,535,000	3,693,000	3,947,000	3,692,962	3,344,904	-4.28	10.90
Investment interest income (tax equivalent).....	538,000	588,000	655,000	635,622	600,349	-8.50	-5.00
Interest on balances due from depository institutions.....	30,000	10,000	16,000	25,514	23,435	200.00	109.76
Interest income on other earning assets.....	22,000	19,000	31,000	33,805	26,062	15.79	-17.45
Total interest income (tax equivalent).....	4,125,000	4,310,000	4,649,000	4,387,903	3,994,750	-4.29	8.70
Interest on time deposits of \$250K or more.....	4,000	17,000	47,000	21,108	13,361	-76.47	
Interest on time deposits < \$250K.....	25,000	60,000	86,000	48,429	47,348	-58.33	
Interest on foreign office deposits.....	0	0	8,000	1,680	154		-100.00
Interest on other deposits.....	35,000	103,000	306,000	178,443	94,954	-66.02	-43.11
Interest on other borrowings and trading liabilities.....	31,000	117,000	333,000	266,193	107,246	-73.50	-64.04
Interest on subordinated debt and mandatory convertible securities.....	72,000	71,000	71,000	85,859	109,643	1.41	-34.35
Total interest expense.....	167,000	368,000	851,000	601,712	372,706	-54.62	-46.65
Net interest income (tax equivalent).....	3,958,000	3,942,000	3,798,000	3,786,191	3,622,044	0.41	13.67
Non-interest income.....	2,520,000	2,347,000	2,182,000	2,083,800	2,190,040	7.37	12.09
Adjusted operating income (tax equivalent).....	6,478,000	6,289,000	5,980,000	5,869,991	5,812,084	3.01	13.05
Overhead expense.....	3,782,000	3,657,000	3,535,000	3,638,212	3,712,087	3.42	2.31
Provision for credit losses.....	-524,000	1,330,000	387,000	229,000	150,000		
Securities gains (losses).....	3,000	4,000	-28,000	996	21,674	-25.00	-49.50
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	3,260,000	1,370,000	2,050,000	2,020,096	1,971,671	137.96	83.41
Applicable income taxes.....	694,000	220,000	404,000	387,642	614,042	215.45	35.11
Tax equivalent adjustments.....	45,000	56,000	64,000	64,962	101,119	-19.64	-57.27
Applicable income taxes (tax equivalent).....	739,000	276,000	468,000	452,604	715,161	167.75	19.39
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	2,521,000	1,094,000	1,582,000	1,567,492	1,256,510	130.44	117.60
Discontinued operations, net of applicable income taxes.....	0	0	0	191,427	5,919		-100.00
Net income attributable to holding company.....	2,521,000	1,094,000	1,582,000	1,758,919	1,262,429	130.44	116.73
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	2,521,000	1,094,000	1,582,000	1,758,919	1,262,429	130.44	116.73
Investment securities income (tax equivalent).....	538,000	588,000	655,000	635,622	600,349	-8.50	-5.00
US Treasury and agency securities (excluding mortgage-backed securities).....	10,000	5,000	5,000	5,801	5,468	100.00	-10.94
Mortgage-backed securities.....	486,000	535,000	598,000	582,779	553,331	-9.16	-5.21
All other securities.....	42,000	48,000	52,000	47,042	41,550	-12.50	-0.92
Cash dividends declared.....	728,000	698,000	661,000	556,270	433,490	4.30	90.77
Common.....	620,000	595,000	582,000	492,520	369,740	4.20	95.05
Preferred.....	108,000	103,000	79,000	63,750	63,750	4.85	69.41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.68	2.85	36	3.14	3.27	36	3.71	4	28	3.53	3.87	24	3.22	3.47	26
Less: Interest expense	0.11	0.23	18	0.27	0.48	17	0.68	0.98	29	0.48	0.79	22	0.30	0.55	20
Equals: Net interest income (tax equivalent)	2.58	2.60	43	2.87	2.77	53	3.03	3.01	45	3.05	3.08	40	2.92	2.92	43
Plus: Non-interest income	1.64	1.04	80	1.71	1.21	79	1.74	1.32	76	1.68	1.31	72	1.76	1.35	67
Equals: adjusted operating income (tax equivalent)	4.22	3.70	81	4.59	4.04	79	4.78	4.41	74	4.73	4.46	67	4.68	4.33	73
Less: Overhead expense	2.46	2.17	73	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68	2.99	2.72	68
Less: Provision for credit losses	-0.34	-0.09	10	0.97	0.51	89	0.31	0.15	84	0.18	0.14	72	0.12	0.16	47
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	58	0	0.02	47	-0.02	0.01	6	0	0	71	0.02	0.01	78
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	2.12	1.66	80	1	1.04	44	1.64	1.56	55	1.63	1.57	52	1.59	1.43	64
Less: Applicable income taxes (tax equivalent)	0.48	0.38	80	0.20	0.23	41	0.37	0.36	52	0.36	0.33	59	0.58	0.55	50
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.64	1.26	82	0.80	0.81	42	1.26	1.19	53	1.26	1.24	50	1.01	0.89	60
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0.15	0	99	0	0	95
Equals: Net income	1.64	1.26	83	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71	1.02	0.90	61
Memo: Net income (last four quarters)	1.64	1.26	83	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71	1.02	0.91	61
Net income—BHC and noncontrolling (minority) interest	1.64	1.27	83	0.80	0.83	41	1.26	1.20	53	1.42	1.25	71	1.02	0.91	58
Margin Analysis															
Average earning assets / Average assets	90.20	93.08	17	89.95	92.32	20	87.94	91.05	20	87.63	91.48	13	87.69	91.61	12
Average interest-bearing funds / Average assets	50.73	61.99	9	54.41	64.06	11	59.28	65.57	23	57.04	65.56	18	55.45	65.75	13
Interest income (tax equivalent) / Average earning assets	2.98	3.06	41	3.49	3.55	43	4.22	4.41	36	4.03	4.24	35	3.67	3.80	41
Interest expense / Average earning assets	0.12	0.25	20	0.30	0.52	19	0.77	1.08	30	0.55	0.86	24	0.34	0.60	22
Net interest income (tax equivalent) / Average earning assets	2.86	2.80	48	3.20	3.01	57	3.45	3.33	51	3.48	3.38	47	3.33	3.19	51
Yield or Cost															
Total loans and leases (tax equivalent)	4.11	4.01	63	4.16	4.27	48	4.72	5.09	26	4.56	4.95	23	4.16	4.52	30
Interest-bearing bank balances	0.13	0.14	30	0.11	0.27	4	0.68	2.04	5	1.44	1.64	29	0.95	1.05	33
Federal funds sold and reverse repos	0	0.25	19		0.68			2.44		1.81	2.17	27	1.72	1.41	80
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0.01	1.11	40	1.02	1.11	52
Total earning assets	2.94	3.04	41	3.45	3.51	42	4.16	4.36	35	3.97	4.20	34	3.58	3.73	39
Investment securities (tax equivalent)	1.85	1.77	58	2.32	2.25	59	2.66	2.76	44	2.50	2.68	36	2.37	2.47	42
US Treasury and agency securities (excluding mortgage-backed securities)	1.22	1.14	57	2.02	1.75	65	2.27	2.32	55	1.67	2.05	19	1.61	1.62	47
Mortgage-backed securities	1.81	1.57	76	2.22	2.05	64	2.63	2.61	56	2.47	2.50	49	2.33	2.23	63
All other securities	3.12	2.81	65	3.86	3.24	77	3.92	4.06	58	3.99	4.20	62	2.98	3.66	29
Interest-bearing deposits	0.09	0.21	19	0.27	0.53	17	0.74	1.10	24	0.42	0.81	16	0.26	0.49	21
Time deposits of \$250K or more	0.68	0.66	55	1.52	1.42	59	2.71	1.96	95	1.59	1.44	64			
Time deposits < \$250K	0.55	0.62	47	1.11	1.36	24	1.40	1.82	24	0.88	1.29	21			
Other domestic deposits	0.05	0.15	16	0.17	0.36	15	0.58	0.93	22	0.34	0.67	16			
Foreign deposits		0.14			0.42		2.41	1.19	90	1.85	0.97	87	0.20	0.51	25
Federal funds purchased and repos	0	0.17	9	2.15	0.62	93	2.21	1.86	65	2.02	1.51	72	1.40	0.94	80
Other borrowed funds and trading liabilities	1.74	1.27	66	1.79	1.50	65	2.90	2.38	77	2.57	2.28	68	1.75	1.77	50
All interest-bearing funds	0.21	0.37	22	0.49	0.74	25	1.15	1.49	30	0.85	1.19	26	0.54	0.82	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	2,520,000	2,347,000	2,182,000	2,083,800	2,190,040
Fiduciary activities income	269,000	253,000	243,000	235,339	229,995
Service charges on deposit accounts - domestic	684,000	648,000	754,000	733,533	708,134
Trading revenue	0	49,000	23,000	40,417	27,167
Investment banking fees and commissions	253,000	211,000	147,000	145,359	107,075
Insurance activities revenue	4,000	4,000	5,000	3,730	141,794
Venture capital revenue	0	0	0	0	0
Net servicing fees	156,000	152,000	129,000	126,842	124,799
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	196,000	221,000	77,000	29,758	68,976
Other non-interest income	958,000	809,000	804,000	768,822	782,100
Total overhead expenses	3,782,000	3,657,000	3,535,000	3,638,212	3,712,087
Personnel expense	2,231,000	2,125,000	1,941,000	1,974,058	1,979,470
Net occupancy expense	450,000	455,000	452,000	469,779	674,929
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	33,000	30,000	27,000	30,050	44,454
Other operating expenses	1,068,000	1,047,000	1,115,000	1,164,325	1,013,234
Fee income on mutual funds and annuities	78,000	63,000	61,000	52,384	15,469
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	19,626	19,406	19,564	19,969	21,714
Average personnel expense per employee	113.68	109.50	99.21	98.86	91.16
Average assets per employee	7,828.09	7,067.53	6,400.24	6,217.28	5,718.56

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.10	2.17	66	2.68	2.02	64	2.80	2.72	56	2.51	3.08	49	0.71	2.85	29
Overhead expenses / Net Interest Income + non-interest income	58.79	59.28	41	58.67	62.28	38	59.75	61.29	48	62.67	60.88	58	65	63.61	57
Percent of Average Assets															
Total overhead expense	2.46	2.17	73	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68	2.99	2.72	68
Personnel expense	1.45	1.21	77	1.55	1.30	75	1.55	1.41	62	1.59	1.44	66	1.59	1.42	66
Net occupancy expense	0.29	0.23	75	0.33	0.26	79	0.36	0.28	80	0.38	0.28	82	0.54	0.29	96
Other operating expenses	0.72	0.72	61	0.79	0.94	50	0.91	0.97	55	0.96	0.97	63	0.85	1	41
Overhead less non-interest income	0.82	1.10	23	0.96	1.25	27	1.08	1.32	29	1.25	1.38	36	1.23	1.34	37
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.38	58.83	43	58.15	61.82	37	59.11	60.64	48	61.98	60.37	58	63.87	62.73	57
Personnel expense	34.44	32.93	55	33.79	32.36	54	32.46	32.39	50	33.63	32.51	52	34.06	32.93	54
Net occupancy expense	6.95	6.23	61	7.23	6.58	61	7.56	6.52	70	8	6.48	78	11.61	6.70	95
Other operating expenses	17	19.18	37	17.13	22.28	28	19.10	21.20	45	20.35	20.90	50	18.20	22.41	24
Total non-interest income	38.90	27.67	77	37.32	28.83	72	36.49	29.23	71	35.50	28.50	70	37.68	31.08	66
Fiduciary activities income	4.15	2.20	75	4.02	2.09	76	4.06	1.97	77	4.01	2.14	78	3.96	2.38	76
Service charges on domestic deposit accounts	10.56	3.27	98	10.30	3.27	98	12.61	3.88	99	12.50	4.15	98	12.18	4.28	97
Trading revenue	0	0.62	27	0.78	1.28	64	0.38	1.18	51	0.69	0.85	65	0.47	0.90	60
Investment banking fees and commissions	3.91	2.58	76	3.36	2.46	75	2.46	3.54	64	2.48	3.42	63	1.84	3.62	52
Insurance activities revenue	0.06	0.36	51	0.06	0.41	49	0.08	0.47	49	0.06	0.47	48	2.44	0.55	89
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	2.41	0.60	87	2.42	0.01	94	2.16	0.28	94	2.16	0.65	88	2.15	0.60	90
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.03	3.30	54	3.51	3.92	58	1.29	1.86	46	0.51	1.61	36	1.19	1.67	52
Other non-interest income	14.79	9.27	82	12.86	9.65	74	13.44	10.04	74	13.10	9.86	71	13.46	10.77	70
Overhead less non-interest income	19.48	30.52	19	20.83	31.93	18	22.63	31.06	23	26.48	31.46	30	26.19	31.19	31
Applicable income taxes / Pretax net operating income (tax equivalent)	21.29	21.18	49	16.06	18.63	27	19.71	20.56	42	19.19	19.04	44	31.14	32.99	43
Applicable income tax + TE / Pretax net operating income + TE	22.67	22.67	48	20.15	21.18	32	22.83	23.23	44	22.41	21.56	55	36.27	37.95	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	37,707,000	39,142,000	36,747,000	36,881,423	37,489,048	-3.67	-3.57
Commercial and industrial loans	28,262,000	27,535,000	24,694,000	24,341,149	22,355,168	2.64	26.94
Loans to individuals	7,960,000	5,751,000	7,692,000	7,866,012	7,148,419	38.41	10.61
Loans to depository institutions and acceptances of other banks	0	0	0	0	136		-100.00
Agricultural loans	185,000	221,000	244,000	298,735	222,802	-16.29	-28.45
Other loans and leases	14,660,000	14,515,000	14,223,000	14,068,957	13,080,198	1.00	22.30
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	88,774,000	87,164,000	83,600,000	83,456,276	80,295,771	1.85	9.85
Less: Allowance for loan and lease losses	1,479,000	2,167,000	869,000	839,594	934,019	-31.75	35.59
Net loans and leases	87,295,000	84,997,000	82,731,000	82,616,682	79,361,752	2.70	9.50
Debt securities that reprice or mature in over 1 year	28,681,000	27,662,000	23,357,000	23,478,890	24,723,581	3.68	20.22
Mutual funds and equity securities	467,000	463,000	450,000	429,121	225,636	0.86	132.23
Subtotal	116,443,000	113,122,000	106,538,000	106,524,693	104,310,969	2.94	12.20
Interest-bearing bank balances	28,061,000	16,400,000	2,516,000	1,520,390	1,899,176	71.10	683.18
Federal funds sold and reverse repos	0	0	0	0	70,000		-100.00
Debt securities that reprice or mature within 1 year	699,000	614,000	581,000	731,858	337,029	13.84	-35.66
Trading assets	13,000	854,000	108,000	51,431	400,044	-98.48	-96.52
Total earning assets	145,216,000	130,990,000	109,743,000	108,828,372	107,017,218	10.86	33.43
Non-interest-bearing cash and due from depository institutions	1,864,000	1,777,000	2,001,000	2,099,865	2,280,082	4.90	-8.84
Premises, fixed assets, and leases	2,299,000	2,412,000	2,416,000	2,040,825	1,989,282	-4.68	15.26
Other real estate owned	13,000	31,000	65,000	62,748	86,145	-58.06	-87.01
Investment in unconsolidated subsidiaries	137,000	97,000	79,000	58,789	0	41.24	
Intangible and other assets	13,916,000	12,291,000	12,329,000	12,676,547	13,211,677	13.22	5.28
Total assets	163,445,000	147,598,000	126,633,000	125,767,146	124,584,404	10.74	29.52
Quarterly average assets	159,730,000	143,800,000	123,870,000	124,409,579	124,040,273	11.08	27.91
Average loans and leases (YTD)	86,011,250	88,740,500	83,700,000	81,071,969	80,323,268	-3.08	5.13
Memoranda							
Loans held-for-sale	990,000	1,898,000	637,000	304,155	348,288	-47.84	37.86
Loans not held-for-sale	87,784,000	85,266,000	82,963,000	83,152,121	79,947,483	2.95	9.60
Real estate loans secured by 1-4 family	23,605,000	24,798,000	22,995,000	23,452,879	24,319,570	-4.81	-3.47
Commercial real estate loans	13,957,000	14,171,000	13,554,000	13,191,204	12,886,176	-1.51	-2.48
Construction and land development	2,768,000	2,768,000	2,294,000	2,536,216	2,387,842	0.00	-11.73
Multifamily	1,261,000	1,265,000	1,084,000	902,292	853,095	-0.32	18.62
Nonfarm nonresidential	9,928,000	10,138,000	10,176,000	9,752,696	9,645,239	-2.07	-1.83
Real estate loans secured by farmland	145,000	173,000	198,000	237,340	283,302	-16.18	-57.17
Total investment securities	29,847,000	28,739,000	24,388,000	24,639,869	25,286,246	3.86	18.71
U.S. Treasury securities	1,132,000	183,000	182,000	280,610	330,490	518.58	273.23
US agency securities (excluding mortgage-backed securities)	92,000	105,000	43,000	43,266	28,401	-12.38	163.07
Municipal securities	4,000	0	0	0	330		649.06
Mortgage-backed securities	26,771,000	26,784,000	22,261,000	22,701,889	23,592,160	-0.05	14.75
Asset-backed securities	0	0	0	175	1,056		-100.00
Other debt securities	1,381,000	1,204,000	1,452,000	1,184,808	1,108,173	14.70	8.62
Mutual funds and equity securities	467,000	463,000	450,000	429,121	225,636	0.86	132.23
Available-for-sale securities	28,481,000	27,154,000	22,606,000	22,729,215	23,628,285	4.89	19.76
U.S. Treasury securities	1,132,000	183,000	182,000	280,610	330,490	518.58	273.23
US agency securities (excluding mortgage-backed securities)	92,000	105,000	43,000	43,266	28,401	-12.38	163.07
Municipal securities	4,000	0	0	0	330		649.06
Mortgage-backed securities	25,872,000	25,662,000	20,929,000	21,220,356	21,934,199	0.82	17.78
Asset-backed securities	0	0	0	175	1,056		-100.00
Other debt securities	1,381,000	1,204,000	1,452,000	1,184,808	1,108,173	14.70	8.62
Mutual funds and equity securities	0	0	0	0	225,636		-100.00
Held-to-maturity securities appreciation (depreciation)	51,000	93,000	40,000	-22,073	8,840	-45.16	802.18
Available-for-sale securities appreciation (depreciation)	218,000	1,062,000	274,000	-531,671	-204,503	-79.47	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,210,000	10,327,000	8,314,000	7,922,929	8,053,213	-10.82	-20.43

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	58,880,000	51,502,000	34,512,000	35,137,492	36,428,523	14.33	62.34
NOW, ATS and transaction accounts	28,019,000	4,267,000	5,657,000	3,592,682	5,603,809	556.64	372.73
Time deposits less brokered deposits < \$250K	3,741,000	4,670,000	5,810,000	4,972,729	3,705,182	-19.89	
MMDA and other savings accounts	46,542,000	61,571,000	50,155,000	48,480,611	48,275,557	-24.41	-5.91
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	137,182,000	122,010,000	96,134,000	92,183,514	94,013,071	12.44	45.25
Time deposits of \$250K or more	546,000	671,000	1,632,000	1,701,858	1,228,960	-18.63	
Foreign deposits	0	0	0	0	23,094		-100.00
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	616,000	3,854,000	6,096,187	5,085,849	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	1,359,000	1,905,000	5,052,000	6,923,696	2,084,111	-28.66	-30.75
Brokered deposits < \$250K	1,855,000	11,000	108,000	689,627	1,925,496	16763.64	
Noncore funding	3,760,000	3,203,000	10,646,000	15,411,368	10,347,510	17.39	-66.12
Trading liabilities	0	23,000	34,000	146,609	138,245	-100.00	
Subordinated notes and debentures + trust preferred securities	1,048,000	1,049,000	1,050,000	1,049,783	1,550,132	-0.10	-32.40
Other liabilities	3,129,000	3,202,000	2,474,000	1,886,346	2,343,882	-2.28	28.56
Total liabilities	145,119,000	129,487,000	110,338,000	110,677,620	108,392,840	12.07	32.49
Equity Capital							
Perpetual preferred stock (including surplus)	1,659,000	1,656,000	1,310,000	819,869	819,869	0.18	102.35
Common stock	10,000	10,000	10,000	10,659	11,752	0.00	-20.37
Common surplus	12,189,000	12,731,000	12,685,000	13,765,590	15,858,586	-4.26	-28.69
Retained earnings	5,550,000	3,770,000	3,751,000	2,828,238	1,627,592	47.21	733.72
Accumulated other comprehensive income	289,000	1,315,000	-90,000	-964,069	-749,773	-78.02	
Other equity capital components	-1,371,000	-1,371,000	-1,371,000	-1,370,761	-1,376,462		
Total holding company equity capital	18,326,000	18,111,000	16,295,000	15,089,526	16,191,564	1.19	9.98
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	18,326,000	18,111,000	16,295,000	15,089,526	16,191,564	1.19	9.98
Total liabilities and capital	163,445,000	147,598,000	126,633,000	125,767,146	124,584,404	10.74	29.52
Memoranda							
Non-interest-bearing deposits	58,880,000	51,502,000	34,512,000	35,137,492	36,428,523	14.33	62.34
Interest-bearing deposits	80,703,000	71,190,000	63,362,000	59,437,507	60,762,098	13.36	28.12
Total deposits	139,583,000	122,692,000	97,874,000	94,574,999	97,190,621	13.77	40.63
Long-term debt that reprices within 1 year	0	0	848,520	847,516	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,111,000	16,295,000	15,090,000	16,191,564	16,663,228		
Accounting restatements	0	-377,000	2,000	-2,003	0		
Net income	2,521,000	1,094,000	1,582,000	1,758,919	1,262,429		
Net sale of new perpetual preferred stock	-110,000	346,000	490,000	0	0		
Net sale of new common stock	-442,000	46,000	-1,082,000	-2,094,089	-1,234,510		
Sale of treasury stock	0	0	0	5,701	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	728,000	698,000	661,000	556,270	433,490		
Change in other comprehensive income	-1,026,000	1,405,000	874,000	-214,296	-66,093		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	18,326,000	18,111,000	16,295,000	15,089,526	16,191,564		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	23.07	36.25	26	26.52	36.22	31	29.02	37.78	34	29.33	37.19	35	30.09	35.54	37
Commercial and industrial loans	17.29	10.76	79	18.66	13.52	76	19.50	12.02	81	19.35	12.85	76	17.94	12.62	70
Loans to individuals	4.87	3.36	74	3.90	3.40	65	6.07	4.20	69	6.25	4.31	69	5.74	4.47	66
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	53
Agricultural loans	0.11	0.18	64	0.15	0.19	68	0.19	0.24	70	0.24	0.30	69	0.18	0.21	70
Other loans and leases	8.97	4.47	80	9.83	4.63	83	11.23	5.01	88	11.19	5	89	10.50	5.10	88
Net loans and leases	53.41	58.67	32	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40	63.70	62.73	37
Debt securities over 1 year	17.55	19.46	45	18.74	15.55	66	18.44	14.60	71	18.67	14.63	68	19.84	14.83	74
Mutual funds and equity securities	0.29	0.06	93	0.31	0.05	95	0.36	0.06	94	0.34	0.06	94	0.18	0.06	82
Subtotal	71.24	79.22	19	76.64	78.16	29	84.13	79.65	53	84.70	79.97	52	83.73	79.31	45
Interest-bearing bank balances	17.17	8.50	89	11.11	7.51	77	1.99	3.06	49	1.21	3.04	34	1.52	3.46	37
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0.06	1.81	60
Debt securities 1 year or less	0.43	1.56	26	0.42	1.68	20	0.46	1.91	26	0.58	1.96	30	0.27	1.86	21
Trading assets	0.01	0.49	42	0.58	1.01	60	0.09	1.19	39	0.04	1.33	37	0.32	1.34	66
Total earning assets	88.85	91.77	14	88.75	91.05	17	86.66	89.53	18	86.53	89.74	16	85.90	89.84	15
Non-interest cash and due from depository institutions	1.14	0.82	80	1.20	1.07	56	1.58	1.14	80	1.67	1.21	78	1.83	1.22	88
Other real estate owned	0.01	0.01	58	0.02	0.02	62	0.05	0.03	74	0.05	0.04	63	0.07	0.05	66
All other assets	10.01	7.35	82	10.05	7.82	79	11.76	9.27	79	11.80	8.98	78	12.27	8.86	82
Memoranda															
Short-term investments	17.60	11.47	79	11.53	11.17	61	2.45	7.63	33	1.79	7.80	24	1.85	8.69	19
U.S. Treasury securities	0.69	1.47	56	0.12	0.84	53	0.14	1.03	47	0.22	1.04	51	0.27	1.02	50
US agency securities (excluding mortgage-backed securities)	0.06	0.82	30	0.07	0.63	33	0.03	0.54	30	0.03	0.69	27	0.02	0.75	29
Municipal securities	0	1.73	15	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	13
Mortgage-backed securities	16.38	14.14	64	18.15	11.75	81	17.58	11.44	81	18.05	11.13	88	18.94	11.06	88
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	52	0	0.30	52
Other debt securities	0.84	0.53	70	0.82	0.42	77	1.15	0.39	81	0.94	0.41	80	0.89	0.38	81
Loans held-for-sale	0.61	0.55	72	1.29	0.52	84	0.50	0.39	70	0.24	0.30	57	0.28	0.33	57
Loans held for investment	53.71	58.06	34	57.77	61.72	27	65.51	63.50	42	66.12	63.93	42	64.17	62.63	40
Real estate loans secured by 1-4 family	14.44	11.46	67	16.80	11.91	68	18.16	13.29	69	18.65	13.46	72	19.52	13.44	75
Revolving	2.30	1.42	70	3.09	1.66	78	4.20	2.07	81	4.69	2.27	84	5.30	2.40	87
Closed-end, secured by first liens	12	9.67	67	13.52	9.81	70	13.65	10.69	70	13.64	10.57	68	13.88	10.35	70
Closed-end, secured by junior liens	0.14	0.17	59	0.19	0.22	58	0.31	0.28	65	0.32	0.31	60	0.34	0.34	63
Commercial real estate loans	8.54	22.69	17	9.60	22.22	21	10.70	22.23	26	10.49	21.58	27	10.34	19.88	28
Construction and land development	1.69	3.34	35	1.88	3.40	36	1.81	3.44	38	2.02	3.51	41	1.92	3.25	40
Multifamily	0.77	3.57	18	0.86	3.12	20	0.86	3.01	22	0.72	2.72	21	0.68	2.54	23
Nonfarm nonresidential	6.07	14.57	20	6.87	14.72	25	8.04	14.69	30	7.75	14.44	31	7.74	13.30	32
Real estate loans secured by farmland	0.09	0.30	54	0.12	0.33	57	0.16	0.36	60	0.19	0.41	61	0.23	0.32	66

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	42.48	61.05	23	44.91	57.15	25	43.96	57.46	29	44.19	56.49	34	46.69	54.84	39
Real estate loans secured by 1-4 family	26.59	19.86	71	28.45	19.43	81	27.51	20.75	70	28.10	21.10	75	30.29	21.45	81
Revolving	4.24	2.43	77	5.23	2.64	86	6.37	3.15	85	7.07	3.50	86	8.22	3.77	88
Closed-end	22.35	17.24	70	23.22	16.59	79	21.14	17.39	65	21.04	17.39	67	22.07	17.41	68
Commercial real estate loans	15.72	37.86	16	16.26	34.63	20	16.21	33.52	22	15.81	32.14	24	16.05	29.99	27
Construction and land development	3.12	5.65	37	3.18	5.26	37	2.74	5.09	35	3.04	5.20	38	2.97	4.90	40
1-4 family	1.72	1.18	70	1.43	0.93	71	1.48	0.94	69	1.58	1.02	70	1.46	0.89	70
Other	1.40	4.40	20	1.74	4.19	24	1.27	4.02	21	1.46	4.05	24	1.51	3.90	24
Multifamily	1.42	5.78	16	1.45	4.96	17	1.30	4.69	19	1.08	4.10	20	1.06	3.84	19
Nonfarm nonresidential	11.18	24.56	22	11.63	22.93	25	12.17	22.15	26	11.69	21.40	30	12.01	20.03	32
Owner-occupied	6.38	8.29	41	6.75	7.68	45	7.42	7.72	54	7.23	8.03	47	8.12	7.58	55
Other	4.81	15.94	12	4.89	14.95	13	4.75	14.34	15	4.45	13.38	16	3.90	12.45	18
Real estate loans secured by farmland	0.16	0.54	56	0.20	0.54	58	0.24	0.55	59	0.28	0.63	63	0.35	0.51	67
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	53
Commercial and industrial loans	31.84	18.86	83	31.59	22.17	82	29.54	19.53	79	29.17	20.32	77	27.84	20.53	72
Loans to individuals	8.97	6.24	72	6.60	6.13	64	9.20	7.13	68	9.43	7.36	68	8.90	7.61	66
Credit card loans	1.33	0.53	85	1.39	0.65	83	1.66	0.81	84	1.61	1.02	84	1.61	1.12	82
Agricultural loans	0.21	0.34	65	0.25	0.32	69	0.29	0.37	69	0.36	0.46	70	0.28	0.33	69
Other loans and leases	16.51	8.75	79	16.65	9.09	78	17.01	9.85	79	16.86	9.66	82	16.29	10.32	79
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	277.77	391.81	29	284.32	381.27	31	296.20	391.26	34	306.58	379.80	38	290.65	366.85	37
Real estate loans secured by 1-4 family	173.89	126.06	75	180.13	125.03	73	185.35	138.18	70	194.95	137.84	74	188.55	138.55	72
Revolving	27.71	15.44	76	33.12	17.42	78	42.91	21.26	82	49.02	23.33	83	51.15	25.05	83
Closed-end	146.18	108.85	75	147	106.14	72	142.44	115.20	67	145.93	112.79	68	137.39	111.69	64
Commercial real estate loans	102.81	245.88	19	102.93	234.65	22	109.25	229.44	28	109.65	219.72	28	99.90	204.45	30
Construction and land development	20.39	35.95	37	20.11	35.62	36	18.49	34.95	37	21.08	35.36	40	18.51	32.91	39
1-4 family	11.25	7.42	70	9.06	6.34	67	9.95	6.61	68	10.98	7.04	67	9.08	6.16	70
Other	9.14	28.11	22	11.05	28.16	28	8.54	27.32	22	10.11	27.26	27	9.43	26.01	26
Multifamily	9.29	38.66	19	9.19	32.74	19	8.74	31.04	21	7.50	27.85	22	6.61	25.95	22
Nonfarm nonresidential	73.13	158.05	22	73.64	155.06	25	82.02	152.10	29	81.07	147.22	32	74.78	137.03	32
Owner-occupied	41.71	52.99	40	42.71	52.37	42	50.02	53.07	51	50.18	54.89	50	50.53	51.62	54
Other	31.43	102.54	16	30.93	100.54	18	32	97.41	20	30.89	91.80	20	24.25	84.09	23
Real estate loans secured by farmland	1.07	3.22	55	1.26	3.44	57	1.60	3.60	58	1.97	4.02	61	2.20	3.31	67
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	52
Commercial and industrial loans	208.19	114.45	86	200.01	139.91	77	199.05	122.02	82	202.34	128.82	78	173.32	126.55	70
Loans to individuals	58.64	34.55	74	41.77	37.47	65	62	43.51	67	65.39	42.67	69	55.42	44.83	63
Credit card loans	8.72	2.77	86	8.81	3.30	85	11.18	4.34	85	11.18	5.31	84	10	5.73	80
Agricultural loans	1.36	1.86	66	1.61	1.88	68	1.97	2.18	71	2.48	2.72	71	1.73	1.88	70
Other loans and leases	107.99	51.06	83	105.43	49.54	82	114.65	52.44	86	116.95	51.79	88	101.41	52.78	85
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.44	30.07	20	16.47	27.32	22	16.19	26.45	26	16.01	24.79	30	14.38	23.09	27
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	107.52	195.33	23	104.26	183.76	27	109.11	178.57	31	111.04	167.93	36	89.53	156.17	31
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	149.23	252.85	26	146.97	240.85	28	159.13	236.10	33	161.22	225.98	36	140.05	210.40	36

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	17.60	11.47	79	11.53	11.17	61	2.45	7.63	33	1.79	7.80	24	1.85	8.69	19
Liquid assets	35.12	29.03	67	30.84	26.22	66	20.90	22.44	55	21.23	22.72	58	22.95	24.04	60
Investment securities	18.26	21.63	44	19.47	17.85	59	19.26	16.99	61	19.59	17.27	62	20.30	17.35	62
Net loans and leases	53.41	58.67	32	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40	63.70	62.73	37
Net loans, leases and standby letters of credit	54.50	59.49	32	58.77	62.48	31	66.53	64.84	42	66.83	65.07	43	64.78	63.89	36
Core deposits	83.93	75.71	85	82.66	70.67	92	75.92	63.09	79	73.30	62.13	71	75.46	61.26	78
Noncore funding	2.30	10.30	8	2.17	14.13	3	8.41	19.36	18	12.25	21.34	28	8.31	22.32	14
Time deposits of \$250K or more	0.33	1.58	10	0.45	2.11	12	1.29	2.94	22	1.35	2.89	25	0.99	2.57	23
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0.02	0.54	73
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	0	0.48	28	0	0.54	24	-0.06	0.73	14
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0.42	1.24	44	3.04	3.01	54	4.85	3.67	68	4.08	3.96	57
Earning assets that reprice within 1 year	46.09	37.37	74	41.17	39.38	50	39.84	39.29	50	39.29	40.29	44	38.49	41.61	37
Interest-bearing liabilities that reprice within 1 year	2.13	6.39	11	2.53	8.20	11	4.02	10.19	12	3.02	10.01	11	2.58	8.46	12
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0.67	0.96	68	0.67	1.34	64	0	1.58	23
Net assets that reprice within 1 year	43.96	29.65	84	38.64	29.11	71	35.15	26.63	73	35.60	27.38	69	35.91	29.77	63
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-21.47	-2.33	4	-12.21	3.20	8	7.08	14.45	28	12.35	16.62	39	7.70	17.03	25
Net short-term noncore funding dependence	-23.77	-7.71	10	-14.04	-4.76	17	2.07	3.38	38	5.41	4.66	42	5.22	4.83	46
Short-term investment / Short-term noncore funding	2,672.86	273.46	99	1,503	184.19	97	58.40	77.77	54	28.08	66.46	36	29.72	74.86	36
Liquid assets - short-term noncore funding / Nonliquid assets	53.11	36.68	71	43.48	28.18	78	21.12	16.97	69	18.85	16.04	66	21.71	18.16	69
Net loans and leases / Total deposits	62.54	72.79	27	69.28	79.43	23	84.53	90.31	32	87.36	90.08	41	81.66	90.14	28
Net loans and leases / Core deposits	63.63	78.25	22	69.66	88.34	18	86.06	103.93	23	89.62	105	25	84.42	105.65	21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.41	0.12	69	0.76	1.57	43	0.35	0.72	46	-0.20	-0.82	58	0.07	-0.31	80
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.74	-0.25	87	8.72	4.31	88	2.37	1.36	77	-4.75	-1.98	1	-1.71	-0.77	25
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	3.01	14.28	41	3.90	11.38	52	5.46	12.67	52	6.01	16.19	39	6.56	15.76	41
Available-for-sale securities	95.42	83.77	58	94.48	87.23	46	92.69	85.40	48	92.25	81.88	61	93.44	84.24	58
U.S. Treasury securities	3.79	6.70	58	0.64	4.72	50	0.75	6.15	44	1.14	6.99	49	1.31	6.96	47
US agency securities (excluding mortgage-backed securities)	0.31	4.12	29	0.37	4.01	30	0.18	3.49	30	0.18	4.02	26	0.11	4.42	28
Municipal securities	0.01	8.22	15	0	9.83	7	0	7.75	7	0	9.16	6	0	9.31	12
Mortgage-backed securities	89.69	66.54	87	93.20	66.64	85	91.28	67.43	84	92.13	65.45	87	93.30	65.34	87
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	50	0	1.74	51
Other debt securities	4.63	3.08	71	4.19	3.01	71	5.95	2.94	79	4.81	2.79	74	4.38	2.57	76
Mutual funds and equity securities	1.56	0.29	93	1.61	0.35	90	1.85	0.40	92	1.74	0.42	92	0.89	0.51	73
Debt securities 1 year or less	2.34	7.78	25	2.14	10.55	17	2.38	11.86	16	2.97	11.91	19	1.33	11.79	12
Debt securities 1 to 5 years	11.89	18.25	41	8.58	17.03	39	9.31	17.94	43	20.13	19.18	61	17.84	18.80	58
Debt securities over 5 years	84.20	71.11	70	87.67	69.86	72	86.46	66.02	75	75.16	64.73	55	79.93	64.73	68
Pledged securities	30.86	32.26	49	35.93	35.67	49	34.09	30.57	56	32.15	33.30	52	31.85	34.58	47
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	69.04	27.98	77	449.37	183.32	86	37.51	26.69	69	-2.34	6.77	41	-50.77	19.19	4
Investment securities	3.86	31.36	16	17.84	23.62	47	-1.02	11.75	24	-2.56	9.42	24	0.57	8.45	35
Core deposits	12.44	16.94	41	26.92	26.88	57	4.29	11.23	27	-1.95	7.29	9	-0.46	12.19	18
Noncore funding	17.39	-14.79	83	-69.91	-12.18	2	-30.92	6.59	5	48.94	10.67	88	-6.77	5.59	40

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	60,935,000	56,644,000	52,976,000	51,405,750	45,705,389
Commit: Secured commercial real estate loans	5,720,000	3,863,000	4,557,000	3,938,509	3,312,153
Commit: Unsecured real estate loans	2,403,000	1,895,000	1,630,000	1,230,516	534,137
Credit card lines (reported semiannually, June/Dec)	7,709,000	7,463,000	7,168,000	6,717,613	6,354,459
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,779,000	1,742,000	1,521,000	1,427,868	1,347,690
Commercial and similar letters of credit	97,000	132,000	59,000	43,902	76,077
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	3,828,000	4,509,000	4,263,000	3,233,937	2,112,664
Credit derivatives - notional amount (holding company as beneficiary)	2,739,000	2,668,000	2,442,000	1,486,981	1,080,031
Credit derivative contracts w/ purchased credit protection-investment grade	2,551,000	2,475,000	2,602,000	1,805,298	1,780,283
Credit derivative contracts w/ purchased credit protection-noninvest grade	4,015,000	4,701,000	4,102,000	2,915,620	1,412,412
Derivative Contracts					
Interest rate futures and forward contracts	2,739,000	4,270,000	27,324,000	7,960,927	20,403,715
Written options contracts (interest rate)	5,473,000	5,714,000	5,016,000	3,213,274	2,063,795
Purchased options contracts (interest rate)	10,517,000	13,842,000	13,082,000	7,214,852	2,534,136
Interest rate swaps	109,877,000	94,864,000	88,225,000	61,718,029	50,725,624
Futures and forward foreign exchange	1,128,000	894,000	1,710,000	1,233,421	1,538,580
Written options contracts (foreign exchange)	127,000	412,000	158,000	112,711	70,923
Purchased options contracts (foreign exchange)	127,000	412,000	158,000	112,711	70,923
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	318,000	178,000	249,000	270,694	180,700
Purchased options contracts (commodity and other)	318,000	178,000	249,000	270,694	180,700
Commodity and other swaps	871,000	674,000	1,048,000	565,425	486,765

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	37.28	22.78	87	38.38	22.01	88	41.83	23.52	87	40.87	24.05	84	36.69	24.03	82
Standby letters of credit	1.09	0.65	82	1.18	0.71	80	1.20	0.84	75	1.14	0.92	69	1.08	0.96	67
Commercial and similar letters of credit	0.06	0.02	87	0.09	0.02	89	0.05	0.02	80	0.03	0.02	73	0.06	0.03	77
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	2.34	0.24	95	3.05	0.35	93	3.37	0.42	93	2.57	0.52	92	1.70	0.30	91
Credit derivatives - notional amount (holding company as beneficiary)	1.68	0.18	93	1.81	0.30	92	1.93	0.52	91	1.18	0.75	89	0.87	0.55	87
Credit derivative contracts w/ purchased credit protection-investment grade	1.56	0.18	92	1.68	0.25	91	2.05	0.30	92	1.44	0.52	91	1.43	0.19	91
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.46	0.13	95	3.19	0.30	93	3.24	0.45	92	2.32	0.69	90	1.13	0.59	88
Derivative contracts	80.45	46.30	85	82.28	48.62	85	108.36	68.47	84	65.73	65.81	78	62.81	75.35	75
Interest rate contracts	78.68	32.46	88	80.41	34.36	87	105.54	47.31	88	63.69	43.84	82	60.78	53.66	78
Interest rate futures and forward contracts	1.68	3.25	73	2.89	6.21	72	21.58	10.67	84	6.33	11.40	80	16.38	13.82	81
Written options contracts (interest rate)	3.35	1.41	86	3.87	2.18	83	3.96	2.47	84	2.55	2.16	79	1.66	2.60	71
Purchased options contracts (interest rate)	6.43	1.31	90	9.38	1.46	91	10.33	2.65	89	5.74	2.32	84	2.03	2.37	72
Interest rate swaps	67.23	20.49	90	64.27	20.83	92	69.67	28.86	90	49.07	26.74	85	40.72	25.60	83
Foreign exchange contracts	0.85	6.30	73	1.16	6.01	72	1.60	10.12	73	1.16	10.92	72	1.35	9.40	71
Futures and forward foreign exchange contracts	0.69	3.78	75	0.61	3.47	73	1.35	5.23	76	0.98	5.22	74	1.23	4.53	76
Written options contracts (foreign exchange)	0.08	0.04	87	0.28	0.03	92	0.12	0.05	84	0.09	0.14	84	0.06	0.06	82
Purchased options contracts (foreign exchange)	0.08	0.04	86	0.28	0.04	91	0.12	0.08	84	0.09	0.13	85	0.06	0.06	82
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0.92	0.92	83	0.70	1.86	79	1.22	3.32	78	0.88	4.08	75	0.68	3.81	73
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0.19	0.32	84	0.12	0.52	81	0.20	0.98	80	0.22	1.48	78	0.15	1.21	74
Purchased options contracts (commodity and other)	0.19	0.21	85	0.12	0.37	80	0.20	0.94	80	0.22	1.29	79	0.15	1.12	75
Commodity and other swaps	0.53	0.31	84	0.46	0.32	82	0.83	0.38	84	0.45	0.40	83	0.39	0.29	80
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	70.85	44.98	80	63.83	42.82	79	63.29	45.53	77	63.41	44.93	77	56.90	46.60	70

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	131,495,000	121,438,000	137,219,000	82,672,738	78,255,861
Interest rate contracts	128,606,000	118,690,000	133,647,000	80,107,082	75,727,270
Foreign exchange contracts	1,382,000	1,718,000	2,026,000	1,458,843	1,680,426
Equity, commodity, and other contracts	1,507,000	1,030,000	1,546,000	1,106,813	848,165
Derivatives Position					
Futures and forwards	3,867,000	5,164,000	29,034,000	9,194,348	21,942,295
Written options	5,918,000	6,304,000	5,423,000	3,596,679	2,315,418
Exchange-traded	0	0	0	0	0
Over-the-counter	5,918,000	6,304,000	5,423,000	3,596,679	2,315,418
Purchased options	10,962,000	14,432,000	13,489,000	7,598,257	2,785,759
Exchange-traded	42,000	0	20,000	20,000	30,000
Over-the-counter	10,920,000	14,432,000	13,469,000	7,578,257	2,755,759
Swaps	110,748,000	95,538,000	89,273,000	62,283,454	51,212,389
Held for trading	0	90,327,000	104,509,000	63,130,611	62,903,012
Interest rate contracts	0	87,579,000	100,937,000	60,564,955	60,374,421
Foreign exchange contracts	0	1,718,000	2,026,000	1,458,843	1,680,426
Equity, commodity, and other contracts	0	1,030,000	1,546,000	1,106,813	848,165
Non-traded	131,495,000	31,111,000	32,710,000	19,542,127	15,352,849
Interest rate contracts	128,606,000	31,111,000	32,710,000	19,542,127	15,352,849
Foreign exchange contracts	1,382,000	0	0	0	0
Equity, commodity, and other contracts	1,507,000	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	134,975,000	125,662,000	141,354,000	85,341,485	80,299,668
One year or less	98,330,000	83,853,000	100,990,000	55,491,655	30,966,488
Over 1 year to 5 years	29,616,000	33,132,000	28,109,000	19,673,999	33,357,389
Over 5 years	7,029,000	8,677,000	12,255,000	10,175,831	15,975,791
Gross negative fair value (absolute value)	327,000	304,000	236,000	335,203	639,787
Gross positive fair value	551,000	1,485,000	668,000	368,656	392,187
Held for trading	0	1,000,000	441,000	286,118	352,019
Non-traded	551,000	485,000	227,000	82,538	40,168
Current credit exposure on risk-based capital derivative contracts	427,000	1,312,000	557,000	249,836	281,469
Credit losses on derivative contracts	-1,000	1,000	0	64	304
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	37
90+ days past due	0	0	0	0	84

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	97.80	94.17	33	97.74	94.10	38	97.40	93.44	39	96.90	92.91	41	96.77	92.20	44
Foreign exchange contracts	1.05	3.47	67	1.41	3.49	65	1.48	3.20	66	1.76	3.39	66	2.15	3.53	64
Equity, commodity, and other contracts	1.15	1.14	78	0.85	1.17	74	1.13	1.64	71	1.34	1.93	70	1.08	1.94	67
Futures and forwards															
Written options	4.50	6.28	57	5.19	8.18	53	3.95	5.91	52	4.35	6.60	54	2.96	6.68	46
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	4.50	5.96	57	5.19	7.73	55	3.95	5.10	55	4.35	5.49	58	2.96	5.27	49
Purchased options	8.34	3.27	79	11.88	3.42	84	9.83	4.42	76	9.19	4.19	76	3.56	4.73	57
Exchange-traded	0.03	0.12	84	0	0.15	40	0.01	0.28	79	0.02	0.32	76	0.04	0.33	75
Over-the-counter	8.30	2.87	82	11.88	2.86	86	9.82	3.35	82	9.17	3.20	82	3.52	3.32	62
Swaps	84.22	74.26	53	78.67	68.76	53	65.06	69.75	38	75.34	70.34	46	65.44	68.94	36
Held for trading															
Interest rate contracts	0	40.42	21	74.38	43.53	62	76.16	44.16	62	76.36	46.31	59	80.38	46.32	62
Foreign exchange contracts	0	34.15	21	72.12	36.62	73	73.56	37.24	71	73.26	38.40	68	77.15	37.84	75
Equity, commodity, and other contracts	0	1.68	33	1.41	1.60	75	1.48	1.60	74	1.76	1.85	74	2.15	2.10	74
Non-traded															
Interest rate contracts	100	59.58	78	25.62	56.47	37	23.84	55.84	37	23.64	53.69	40	19.62	53.68	37
Foreign exchange contracts	97.80	56.71	64	25.62	53.82	38	23.84	52.22	37	23.64	50.60	41	19.62	51.23	39
Equity, commodity, and other contracts	1.05	0.40	85	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	102.65	92.53	84	103.48	91.48	84	103.01	93.86	85	103.23	94.47	85	102.61	95.63	87
Over 1 year to 5 years	74.78	27.56	89	69.05	32.05	85	73.60	32.17	83	67.12	32.51	81	39.57	31.96	67
Over 5 years	22.52	27.01	43	27.28	27.06	55	20.48	30.45	41	23.80	31.16	36	42.63	31.85	67
Gross negative fair value (absolute value)	5.35	29.89	21	7.15	29.56	21	8.93	28.09	29	12.31	28.71	33	20.41	29.43	40
Gross positive fair value	0.25	0.98	17	0.25	1.55	13	0.17	0.83	17	0.41	0.72	25	0.82	0.69	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.42	1.34	8	1.22	2.23	21	0.49	1.19	17	0.45	0.85	19	0.50	0.71	33
Gross positive fair value (X)	0.03	0.04	63	0.02	0.07	44	0.02	0.06	59	0.03	0.06	72	0.05	0.06	80
Held for trading (X)	0.04	0.05	67	0.12	0.09	72	0.06	0.07	72	0.03	0.06	71	0.03	0.06	72
Non-traded (X)	0	0.04	22	0.08	0.07	71	0.04	0.06	73	0.03	0.05	72	0.03	0.05	75
Current credit exposure (X)	0.04	0.01	93	0.04	0.02	82	0.02	0.01	78	0.01	0.01	72	0	0.01	56
Credit losses on derivative contracts	0.03	0.04	65	0.11	0.06	76	0.05	0.05	70	0.02	0.04	68	0.02	0.04	68
Past Due Derivative Instruments Fair Value															
30-89 days past due	-0.01	0	2	0.01	0	91	0	0	45	0	0	93	0	0	94
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	97
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0	47	0	0	47	0	0	48	0	0	48	0	0	96
	0.38	0.46	60	1.23	0.85	73	0.53	0.73	69	0.24	0.53	66	0.28	0.53	68

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	2,167,000	869,000	840,000	934,019	1,090,815
Gross losses	328,000	613,000	443,000	433,070	433,973
Write-downs, transfers to loans held-for-sale	10,000	10,000	13,000	14,226	20,176
Recoveries	124,000	101,000	85,000	109,645	127,177
Net losses	204,000	512,000	358,000	323,425	306,796
Provision for loan and lease losses	-493,000	1,312,000	387,000	229,000	150,000
Adjustments	9,000	498,000	0	0	0
Ending balance	1,479,000	2,167,000	869,000	839,594	934,019
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.32	-0.09	11	0.96	0.51	88	0.31	0.15	84	0.18	0.14	72	0.12	0.16	47
Provision for loan and lease losses / Average loans and leases	-0.57	-0.16	9	1.48	0.82	86	0.46	0.24	84	0.28	0.24	70	0.19	0.28	44
Provision for loan and lease losses / Net loan and lease losses	-241.67	-105.48	28	256.25	487.86	35	108.10	130.58	46	70.80	134.68	18	48.89	143.18	10
Allowance for loan and lease losses / Total loans and leases not held for sale	1.68	1.23	83	2.54	1.58	87	1.05	0.83	76	1.01	0.90	68	1.17	0.98	76
Allowance for loan and lease losses / Total loans and leases	1.67	1.20	84	2.49	1.55	87	1.04	0.81	76	1.01	0.89	68	1.16	0.96	77
Allowance for loan and lease losses / Net loans and leases losses (X)	7.25	21.39	29	4.23	11.58	23	2.43	8.03	21	2.60	7.54	19	3.04	8.39	26
Allowance for loan and lease losses / Nonaccrual assets	318.75	364.13	56	288.16	299.17	61	163.04	218.72	54	159.20	214.03	46	140.15	178.03	45
ALLL / 90+ days past due + nonaccrual loans and leases	226.49	287.08	50	222.94	244.34	53	116.80	151.73	45	114.53	160.51	42	97.51	136.22	36
Gross loan and lease losses / Average loans and leases	0.38	0.19	85	0.69	0.34	84	0.53	0.28	84	0.53	0.30	85	0.54	0.33	85
Recoveries / Average loans and leases	0.14	0.08	83	0.11	0.07	77	0.10	0.08	71	0.14	0.09	76	0.16	0.09	80
Net losses / Average loans and leases	0.24	0.11	84	0.58	0.27	85	0.43	0.21	84	0.40	0.22	86	0.38	0.24	83
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	92	0.01	0	92	0.02	0	91	0.02	0	92	0.03	0	89
Recoveries / Prior year-end losses	20.23	34.67	30	22.80	33.98	34	19.63	36.22	24	25.27	41.30	34	31.96	33.49	52
Earnings coverage of net loan and lease losses (X)	13.34	39.72	33	5.13	22.91	24	6.63	24.40	26	6.75	21.75	25	6.59	19.67	23

Net Loan and Lease Losses By Type

Real estate loans	0.01	0.02	58	0.02	0.04	47	0.04	0.01	77	0.09	0.02	94	0.02	0.02	52
Real estate loans secured by 1-4 family	-0.06	-0.02	14	0.01	0.01	60	0.05	0.01	85	0.10	0.01	93	0.08	0.03	80
Revolving	-0.21	-0.07	16	-0.02	0.01	27	0.15	0.02	88	0.20	0.03	89	0.18	0.09	76
Closed-end	-0.03	-0.01	24	0.02	0	76	0.02	0	69	0.06	0.01	89	0.05	0.02	72
Commercial real estate loans	0.13	0.04	85	0.04	0.07	51	0.02	0.01	68	0.07	0.01	87	-0.10	0.01	2
Construction and land development	0	0	64	-0.04	0	18	-0.09	-0.01	10	-0.18	-0.03	6	-0.25	-0.02	2
1-4 family	-0.04	0	4	-0.04	0	4	-0.09	0	2	-0.15	-0.01	1	-0.17	0	1
Other	0.04	0	87	0	0	57	0	-0.01	61	-0.03	-0.02	25	-0.08	-0.01	14
Multifamily	-0.08	0.01	0	0	0	58	0	0	56	-0.03	0	13	-1.45	-0.01	0
Nonfarm nonresidential	0.19	0.05	86	0.06	0.11	52	0.05	0.02	76	0.14	0.02	90	0.05	0.03	70
Owner-occupied	0.01	0.01	75	0.06	0.02	83	0.06	0.01	92	0.07	0.01	90	0.09	0.01	92
Other	0.18	0.04	87	0	0.08	24	-0.01	0.01	10	0.07	0.01	89	-0.04	0.01	4
Real estate loans secured by farmland	0	0	54	0	0.02	46	0.51	0.01	98	0.99	0	98	-0.05	0.01	5
Commercial and industrial loans	0.22	0.17	67	1.05	0.47	85	0.41	0.37	65	0.38	0.31	65	0.56	0.39	77
Loans to individuals	1.32	0.71	82	2.80	1.13	87	2.34	1.17	84	1.88	1.16	74	1.86	1.25	74
Credit card loans	2.70	1.84	76	3.87	2.92	70	4.18	3.11	72	3.97	2.92	74	3.70	2.92	67
Agricultural loans	-0.54	0.02	3	1.81	0.19	91	0.82	0.08	93	0.75	0.15	87	1.98	0.18	96
Loans to foreign governments and institutions		0		0	0		0	0		0	0		0	0	
Other loans and leases	0.23	0.10	79	0.34	0.15	78	0.42	0.15	84	0.34	0.14	81	0.29	0.15	75

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	280,000	338,000	361,000	450,196	433,429
90+ days past due loans and leases	189,000	221,000	224,000	227,705	291,484
Nonaccrual loans and leases	464,000	751,000	520,000	505,387	666,378
Total past due and nonaccrual loans and leases	933,000	1,310,000	1,105,000	1,183,288	1,391,291
Restructured 30-89 days past due	17,000	22,000	34,000	47,898	79,849
Restructured 90+ days past due	16,000	21,000	28,000	21,010	43,385
Restructured nonaccrual	110,000	154,000	162,000	220,646	167,820
Total restructured loans and leases	143,000	197,000	224,000	289,554	291,054
30-89 days past due loans held for sale	0	5,000	0	542	654
90+ days past due loans held for sale	0	0	0	164	0
Nonaccrual loans held for sale	13,000	6,000	13,000	9,579	16,600
Total past due and nonaccrual loans held for sale	13,000	11,000	13,000	10,285	17,254
Restructured loans and leases in compliance	375,000	406,000	437,000	444,590	865,809
Other real estate owned	13,000	31,000	65,000	62,748	86,145
Other Assets					
30-89 days past due	7,000	0	0	0	37
90+ days past due	0	0	0	0	84
Nonaccrual	0	1,000	13,000	22,007	86
Total other assets past due and nonaccrual	7,000	1,000	13,000	22,007	207

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.32	0.32	60	0.39	0.39	61	0.43	0.43	61	0.54	0.44	69	0.54	0.47	65
90+ days past due loans and leases	0.21	0.10	79	0.25	0.12	82	0.27	0.15	80	0.27	0.17	77	0.36	0.20	76
Nonaccrual loans and leases	0.52	0.46	64	0.86	0.66	75	0.62	0.51	67	0.61	0.54	63	0.83	0.63	75
90+ days past due and nonaccrual loans and leases	0.74	0.62	68	1.12	0.85	76	0.89	0.71	70	0.88	0.75	68	1.19	0.88	72
30-89 days past due restructured	0.02	0.01	80	0.03	0.01	80	0.04	0.01	81	0.06	0.02	83	0.10	0.02	88
90+ days past due restructured	0.02	0	87	0.02	0.01	87	0.03	0.01	88	0.03	0.01	84	0.05	0.01	87
Nonaccrual restructured	0.12	0.10	64	0.18	0.13	68	0.19	0.14	69	0.26	0.16	78	0.21	0.20	55
30-89 days past due loans held for sale	0	0	40	0.01	0	86	0	0	38	0	0	79	0	0	77
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	86	0	0	42
Nonaccrual loans held for sale	0.01	0	90	0.01	0.01	82	0.02	0	90	0.01	0	86	0.02	0	86
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.32	0.32	61	0.39	0.40	61	0.43	0.43	61	0.54	0.44	69	0.54	0.47	65
90+ days past due assets	0.21	0.10	79	0.25	0.12	82	0.27	0.15	80	0.27	0.18	77	0.36	0.20	76
Nonaccrual assets	0.52	0.47	64	0.86	0.67	74	0.64	0.53	68	0.63	0.57	64	0.83	0.64	73
30+ days past due and nonaccrual assets	1.06	0.97	66	1.50	1.29	68	1.34	1.19	68	1.44	1.26	66	1.73	1.39	69
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.40	0.36	66	0.66	0.52	75	0.60	0.44	73	0.60	0.48	71	0.77	0.54	77
90+ days past due and nonaccrual assets + other real estate owned	0.41	0.37	64	0.68	0.55	73	0.65	0.48	75	0.65	0.52	69	0.84	0.59	78
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.54	0.41	71	0.83	0.60	76	0.86	0.53	83	0.86	0.60	76	1.40	0.72	91
Allowance for loan and lease losses	59.84	62.64	58	56.81	66.66	42	124.74	115.41	66	128.83	118.28	62	186.46	129.01	80
Equity capital + allowance for loan and lease losses	4.47	3.60	68	6.07	4.97	68	6.32	4.28	76	6.79	4.79	73	10.17	5.78	88
Tier 1 capital + allowance for loan and lease losses	6.33	4.30	76	8.58	6.05	75	8.74	5.65	80	8.99	6.16	76	13.50	7.35	91
Loans and leases + other real estate owned	1	0.71	77	1.41	0.97	79	1.30	0.85	83	1.30	0.96	74	2.17	1.15	90

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.38	0.26	73	0.53	0.39	71	0.57	0.38	79	0.64	0.42	82	0.77	0.44	86
90+ days past due	0.42	0.12	86	0.48	0.16	86	0.49	0.16	84	0.50	0.22	80	0.68	0.26	83
Nonaccrual	0.42	0.52	49	0.85	0.76	64	0.47	0.46	58	0.54	0.57	57	0.67	0.69	56
Commercial and industrial															
30–89 days past due	0.19	0.24	53	0.20	0.23	57	0.18	0.31	40	0.39	0.30	71	0.15	0.32	33
90+ days past due	0.02	0.04	54	0.03	0.03	64	0.04	0.05	64	0.03	0.05	64	0.02	0.05	55
Nonaccrual	1.05	0.57	83	1.49	0.75	85	1.32	0.83	75	1.11	0.76	72	1.67	0.93	80
Individuals															
30–89 days past due	0.85	0.63	70	1.08	0.83	75	1.25	0.83	75	1.30	0.84	77	1.42	0.97	75
90+ days past due	0.34	0.09	87	0.43	0.14	83	0.44	0.17	81	0.45	0.16	81	0.45	0.19	79
Nonaccrual	0	0.17	11	0	0.28	9	0	0.17	11	0	0.23	8	0	0.24	8
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	46
90+ days past due		0			0			0			0			0.05	44
Nonaccrual		0			0			0			0			0	47
Agricultural															
30–89 days past due	0	0.07	30	0	0.17	28	0.82	0.24	85	0.21	0.17	72	0.09	0.17	65
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	85
Nonaccrual	0	0.70	27	0.45	0.49	70	2.46	0.67	86	4.13	0.75	90	7.70	0.96	92
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0.12	0.12	68	0.11	0.18	59	0.08	0.20	48	0.12	0.17	58	0.07	0.20	53
90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	66	0	0.02	54
Nonaccrual	0.05	0.09	63	0.06	0.15	55	0.11	0.13	63	0.18	0.14	71	0.17	0.10	72

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
Memoranda																
1-4 family	30-89 days past due	0.55	0.46	66	0.76	0.65	71	0.83	0.67	71	0.89	0.71	69	1.07	0.74	76
	90+ days past due	0.65	0.24	85	0.75	0.33	85	0.77	0.31	85	0.78	0.46	80	1.04	0.49	80
	Nonaccrual	0.35	0.71	29	0.47	0.89	28	0.35	0.73	25	0.46	0.86	30	0.49	0.97	32
Revolving	30-89 days past due	0.58	0.28	85	0.77	0.48	76	0.79	0.45	81	0.91	0.50	84	0.87	0.61	78
	90+ days past due	0.56	0.02	99	0.42	0.03	97	0.60	0.05	96	0.41	0.05	94	0.41	0.07	93
	Nonaccrual	1.09	1.18	72	1.01	1.13	64	0.79	1	59	0.90	1.17	64	0.89	1.17	59
Closed-end	30-89 days past due	0.54	0.49	64	0.76	0.65	69	0.84	0.70	68	0.89	0.75	66	1.14	0.79	75
	90+ days past due	0.67	0.26	84	0.83	0.38	84	0.82	0.35	82	0.91	0.53	79	1.27	0.57	80
	Nonaccrual	0.21	0.67	19	0.35	0.87	24	0.22	0.70	16	0.32	0.84	24	0.34	0.96	27
Junior lien	30-89 days past due	0.01	0.01	40	0.01	0.02	60	0.02	0.02	56	0.03	0.03	60	0.04	0.03	59
	90+ days past due	0	0	36	0	0	80	0.01	0	80	0	0	66	0	0	62
	Nonaccrual	0.03	0.03	58	0.07	0.04	72	0.06	0.04	64	0.08	0.06	67	0.05	0.07	54
Commercial real estate	30-89 days past due	0.09	0.15	53	0.12	0.26	44	0.13	0.18	45	0.18	0.17	58	0.21	0.18	62
	90+ days past due	0.02	0.01	83	0.01	0.02	67	0.01	0.03	59	0.01	0.03	50	0.02	0.04	60
	Nonaccrual	0.53	0.38	73	1.51	0.62	90	0.63	0.23	87	0.62	0.28	89	0.91	0.34	91
Construction and development	30-89 days past due	0.25	0.17	77	0.29	0.28	66	0.04	0.28	38	0.20	0.21	61	0.08	0.23	40
	90+ days past due	0.07	0.01	92	0.07	0.01	93	0.09	0.02	88	0	0.02	66	0.02	0.03	62
	Nonaccrual	0	0.20	15	0.04	0.41	33	0.04	0.20	40	0.10	0.19	51	0.11	0.24	43
1-4 family	30-89 days past due	0.25	0.02	95	0.25	0.03	92	0	0.06	25	0.12	0.06	74	0.05	0.07	64
	90+ days past due	0.07	0	96	0.07	0	97	0.09	0	95	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	57	0.03	0.03	67
Other	30-89 days past due	0	0.13	21	0.04	0.22	42	0.04	0.20	48	0.08	0.13	57	0.03	0.13	43
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	70	0.02	0.02	70
	Nonaccrual	0	0.16	18	0.04	0.35	40	0.04	0.17	46	0.10	0.15	58	0.08	0.18	45
Multifamily	30-89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0.01	0.10	42	0.01	0.07	46
	90+ days past due	0	0	46	0	0	45	0	0	41	0.02	0.01	83	0	0.01	72
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0.14	0.08	77	0.10	0.10	66
Nonfarm non-residential	30-89 days past due	0.05	0.13	42	0.09	0.23	41	0.16	0.14	58	0.20	0.17	63	0.26	0.17	70
	90+ days past due	0.01	0.01	78	0	0.02	26	0	0.03	22	0.01	0.03	54	0.02	0.04	61
	Nonaccrual	0.75	0.45	77	2.10	0.80	92	0.83	0.28	90	0.80	0.30	89	1.18	0.38	93
Owner Occupied	30-89 days past due	0.05	0.04	66	0.06	0.07	56	0.15	0.07	83	0.15	0.09	71	0.24	0.07	94
	90+ days past due	0.01	0	87	0	0	33	0	0.01	26	0.01	0.01	61	0.01	0.02	66
	Nonaccrual	0.72	0.17	95	0.98	0.27	95	0.82	0.16	98	0.71	0.17	96	1.16	0.21	96
Other	30-89 days past due	0	0.08	14	0.03	0.14	43	0.01	0.07	28	0.04	0.07	50	0.02	0.09	30
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0.01	0.02	68
	Nonaccrual	0.03	0.23	25	1.12	0.44	85	0.01	0.10	23	0.09	0.13	56	0.02	0.14	26
Farmland	30-89 days past due	0	0.10	31	0	0.11	30	0.51	0.23	79	0.98	0.25	88	0.87	0.27	86
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0.06	0.01	90	0.03	0.06	76
	Nonaccrual	0.69	0.69	70	0.58	1.13	52	3.03	0.84	88	3.20	1.23	83	5.85	1.07	90
Credit card	30-89 days past due	1.27	0.81	76	1.15	0.95	65	1.37	1.19	62	1.58	1.22	73	1.40	1.08	79
	90+ days past due	1.01	0.45	87	1.15	0.63	79	1.37	0.78	77	1.48	0.73	84	1.45	0.75	83
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	10,828,000	11,370,000	11,324,000	12,405,488	14,493,876
Retained earnings	5,957,000	4,351,000	3,751,000	2,828,238	1,627,592
Accumulated other comprehensive income (AOCI)	289,000	1,315,000	-90,000	-964,069	-749,773
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	17,074,000	17,036,000	14,985,000	14,269,657	15,371,695
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	5,941,000	5,196,000	4,847,000	4,862,477	4,969,229
Accumulated other comprehensive income-related adjustments	289,000	1,315,000	-90,000	-964,070	-749,773
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	10,844,000	10,525,000	10,228,000	10,371,250	11,152,239
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	10,844,000	10,525,000	10,228,000	10,371,250	11,152,239
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,659,000	1,656,000	1,310,000	819,869	819,869
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,659,000	1,656,000	1,310,000	819,869	819,869
Less: Additional tier 1 capital deductions	0	0	1,000	636	7,623
Additional tier 1 capital	1,659,000	1,656,000	1,309,000	819,233	812,246
Tier 1 Capital	12,503,000	12,181,000	11,537,000	11,190,483	11,964,485
Tier 2 Capital					
Tier 2 capital instruments and related surplus	431,000	482,000	534,000	554,643	555,332
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	496,000	495,000	421,000	420,971	396,624
Allowance for loan and lease losses in tier 2 capital	1,011,000	1,340,000	914,000	890,236	986,796
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					33
Tier 2 capital before deductions	1,938,000	2,317,000	1,869,000	1,865,850	1,938,785
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,938,000	2,317,000	1,869,000	1,865,850	1,938,785
Exited advanced approach tier 2 capital					
Total capital	14,441,000	14,498,000	13,406,000	13,056,333	13,903,270
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	160,201,000	144,445,000	123,870,000	124,409,579	124,040,273
Less: Deductions from common equity tier 1 capital	5,941,000	5,196,000	4,848,000	4,863,113	4,976,851
Less: Other deductions	-484,000	-667,000	-595,000	-477,055	-512,912
Total assets for leverage ratio	154,744,000	139,916,000	119,617,000	120,023,521	119,576,334
Total risk-weighted assets	113,343,000	106,943,000	105,705,000	104,747,402	100,900,815
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.57	12.37	10	9.84	12.35	10	9.68	12.11	12	9.90	12.09	13	11.05	12.16	36
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	11.03	13.11	16	11.39	13.08	24	10.91	12.78	21	10.68	12.85	13	11.86	12.95	38
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	12.74	14.91	13	13.56	15.23	22	12.68	14.36	19	12.46	14.45	17	13.78	14.63	40
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.08	8.98	26	8.71	9.13	41	9.65	9.76	54	9.32	9.71	42	10.01	9.53	69
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change		
						1-Year	5-Year	
Insurance Activities								
Total insurance underwriting assets	0	0	0	0	74,002		-100.00	
Total property and casualty assets	0	0	0	0	38,502		-100.00	
Reinsurance recoverables (P/C)								
Total life and health assets	0	0	0	0	35,500		-100.00	
Reinsurance recoverables (L/H)								
Separate account assets (L/H)	0	0	0	0	0			
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Total insurance underwriting equity	0	0	0	0	71,947		-100.00	
Total property and casualty equity	0	0	0	0	36,845		-100.00	
Total life and health equity	0	0	0	0	35,102		-100.00	
Total insurance underwriting net income	0	0	0	-699	1,619		-100.00	
Total property and casualty	0	0	0	-596	500		-100.00	
Total life and health	0	0	0	-103	1,119		-100.00	
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0	1,519		-100.00	
Unearned premiums (P/C)	0	0	0	0	1		-100.00	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	38		-100.00	
Separate account liabilities (L/H)	0	0	0	0	0			
Insurance activities revenue	4,000	4,000	5,000	3,730	141,794	0.00	-97.21	
Other insurance activities income	4,000	4,000	3,000	2,896	140,195	0.00	-97.18	
Insurance and reinsurance underwriting income	0	0	2,000	834	1,599		-100.00	
Premiums	0	0	2,000	834	1,599		-100.00	
Credit related insurance underwriting	0	0	2,000	834	1,599		-100.00	
Other insurance underwriting	0	0	0	0	0			
Insurance benefits, losses, expenses	0	0	0	1,496	3,555		-100.00	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0			
Life insurance assets	3,468,000	3,431,000	3,365,000	3,304,883	3,249,771	1.08	8.56	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0.06	0.01	90
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			53.67			51.47			56.12		52.03	52.23	51
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			46.33			48.53			43.88		47.97	47.77	48
Separate account assets (L/H) / Total life assets		13.40			11.24			7.26			8.53		0	2.52	45
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Insurance activities revenue / Adjusted operating income	0.06	0.36	51	0.06	0.41	49	0.08	0.47	49	0.06	0.47	48	2.44	0.55	89
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	40	7.32	88	22.36	4.86	89	1.13	4.64	76
Credit related premium income / Total premium income		32.99			38.23		100	34.91	83	100	44.54	78	100	43.04	79
Other premium income / Total premium income		67.01			61.77		0	65.09	16	0	55.46	21	0	56.96	20
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	-0.04	0.08	3	0.13	0.04	87
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64		1.36	5.74	39
Insurance net income (L/H) / Equity (L/H)		4.49			3.62			5.13			1.99		3.19	-2.99	55
Insurance benefits, losses, expenses / Insurance premiums		927.51			447.82		0	233.61	11	179.38	160.49	73	222.33	127.33	77
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17		0	0.48	36
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31		0	0	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.80	12	97	23.91	11.03	94	27.12	11.51	97	27.47	10.22	98	25.19	9.84	97
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		259,000			237,000			165,000			151,049			124,314	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.16	0.46	86	0.16	0.75	83	0.13	1.39	78	0.12	1.79	78	0.10	1.54	75

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	713,000	125,000	221,000	201,642	150,608
Real estate loans	24,000	15,000	16,000	21,159	2,319
Commercial and industrial loans	689,000	110,000	205,000	180,483	148,289
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	115,000	163,000	177,000	155,778	136,823
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	828,000	288,000	398,000	357,420	287,431
Total foreign deposits	0	0	0	0	23,094
Interest-bearing deposits	0	0	0	0	23,094
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits		0.14			0.42		2.41	1.19	90	1.85	0.97	87	0.20	0.51	25

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.20		5.18		27.03		27.29		67.99
Commercial and industrial loans	0.79		0.64		0.29		1.53		2.12
Foreign governments and institutions	0		0		0		0		0

Growth Rates

Net loans and leases	470.40	6.83	97	-43.44	-2.40	9	9.60	22.48	64	33.89	7.24	82	281.61	21.19	91
Total selected assets	187.50	9.48	94	-27.64	2.04	16	11.35	12.40	71	24.35	3.24	75	47.13	21.86	78
Deposits		0.73			3.46			10.36		-100	5	4	-87.59	-0.77	9

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	2,000	3,000	4,000	5,500	6,889	-33.33	-77.40
1-4 family residential loans	2,000	3,000	4,000	5,500	6,889	-33.33	-77.40
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0	0.01	
1-4 family residential loans	0	0	0	0	0	0.01	
Home equity lines	0	0	0	0	0	0	
Credit card receivables	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	0	0	
All other loans and leases	0	0	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	22.36	23.22	21.14	21.04	22.08		
Home equity lines	4.24	5.23	6.37	7.07	8.22		
Credit card receivables	1.33	1.39	1.66	1.61	1.61		
Auto loans and other consumer loans	7.19	4.84	7.18	7.51	6.98		
Commercial and industrial loans	31.84	31.59	29.54	29.16	27.84		
All other loans and leases	33.05	33.72	34.12	33.61	33.28		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	
1-4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	12.07	11.52	10.27	9.20	6.39

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	526	245		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	526	245		-100.00
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	183	150		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	183	150		-100.00
Total past due securitized assets	0	0	0	709	395		-100.00
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	9.56	3.56
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	9.56	3.56
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	3.33	2.18
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	3.33	2.18
Total past due securitized assets percent of securitized assets	0	0	0	12.89	5.73
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.54	0.76	0.84	0.89	1.14
Home equity lines	0.58	0.77	0.79	0.91	0.87
Credit card receivables	1.27	1.15	1.37	1.58	1.40
Commercial and industrial loans	0.19	0.20	0.18	0.39	0.15
All other loans and leases	0.21	0.24	0.31	0.36	0.38
Total managed loans past due 30–89 days	0.32	0.39	0.43	0.54	0.54
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.67	0.83	0.82	0.91	1.27
Home equity lines	0.56	0.42	0.60	0.41	0.41
Credit card receivables	1.01	1.15	1.37	1.48	1.45
Commercial and industrial loans	0.02	0.03	0.04	0.03	0.02
All other loans and leases	0.05	0.04	0.05	0.05	0.05
Total managed loans past due 90+ days	0.21	0.25	0.27	0.27	0.36
Total Past Due Managed Assets	0.53	0.64	0.70	0.81	0.90
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	0.02	0.02	0.06	0.05
Home equity lines	-0.21	-0.02	0.15	0.20	0.18
Credit card receivables	2.70	3.87	4.18	3.97	3.70
Commercial and industrial loans	0.22	1.05	0.41	0.38	0.56
All other loans and leases	0.34	0.51	0.54	0.45	0.35
Net Losses on Managed Assets Percent of Total Managed Assets	0.23	0.59	0.43	0.39	0.38

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	2,250,000	280,000	1,676,000	2,190,709	1,305,062	703.57	88.09
Dividends	2,250,000	280,000	1,675,000	2,190,000	1,300,000	703.57	89.08
Interest	0	0	1,000	709	5,062		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	8,000	8,000	3,000	2,237	1,302	0.00	1186.17
Dividends	0	0	0	0	0		
Interest	8,000	8,000	3,000	2,237	1,302	0.00	1186.17
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	2,258,000	288,000	1,679,000	2,192,946	1,306,364	684.03	88.66
Securities gains (losses)	0	0	0	0	-50		
Other operating income	4,000	1,000	2,000	-4,932	2,379	300.00	-3.89
Total operating income	2,262,000	289,000	1,681,000	2,188,014	1,308,693	682.70	88.38
Operating Expenses							
Personnel expenses	61,000	56,000	54,000	52,026	64,871	8.93	8.53
Interest expense	68,000	93,000	153,000	123,482	80,614	-26.88	-6.27
Other expenses	100,000	83,000	89,000	80,128	73,194	20.48	6.06
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	229,000	232,000	296,000	255,636	218,679	-1.29	2.67
Income (loss) before taxes	2,051,000	109,000	1,389,000	1,944,492	1,090,014	1781.65	109.77
Applicable income taxes (credit)	-43,000	-36,000	-68,000	-63,805	-65,260		
Extraordinary items					5,919		
Income before undistributed income of subsidiaries	2,094,000	145,000	1,458,000	2,199,764	1,161,193	1344.14	99.59
Equity in undistributed income of subsidiaries	427,000	949,000	124,000	-440,845	101,236	-55.01	274.35
Bank subsidiaries	372,000	905,000	110,000	-453,901	72,976	-58.90	266.33
Nonbank subsidiaries	55,000	44,000	14,000	13,056	28,260	25.00	339.47
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	2,521,000	1,094,000	1,582,000	1,758,919	1,262,429	130.44	116.73
Memoranda							
Bank net income	2,622,000	1,185,000	1,785,000	1,736,099	1,372,976	121.27	103.01
Nonbank net income	55,000	44,000	14,000	13,056	28,260	25.00	339.47
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	18,218,000	89.05	18,872,000	89.69	16,939,000	87.05	15,953,310	16,551,790	-3.47	9.38
Common and preferred stock	17,700,000	86.51	18,354,000	87.23	16,421,000	84.39	15,434,876	16,103,151	-3.56	9.97
Excess cost over fair value	518,000	2.53	518,000	2.46	518,000	2.66	518,127	448,438	0.00	26.55
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	0	0	0	0	0	0	307	201		-100.00
Investment in nonbank subsidiaries	362,000	1.77	270,000	1.28	227,000	1.17	192,355	461,793	34.07	-22.29
Common and preferred stock	362,000	1.77	250,000	1.19	206,000	1.06	172,112	441,532	44.80	-18.78
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	20,000	0.10	20,000	0.10	20,000	20,000	-100.00	-100.00
Other receivables	0	0	0	0	1,000	0.01	243	261		-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	340	391		-100.00
Securities	46,000	0.22	98,000	0.47	22,000	0.11	20,790	17,721	-53.06	127.37
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,543,000	7.54	1,526,000	7.25	1,935,000	9.94	1,862,594	1,693,407	1.11	47.96
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	36,000	0.18	38,000	0.18	41,000	0.21	43,897	46,314	-5.26	-13.63
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	254,000	1.24	237,000	1.13	294,000	1.51	331,804	302,907	7.17	-20.45
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	20,459,000	100.00	21,041,000	100.00	19,458,000	100.00	18,405,090	19,074,323	-2.77	10.31
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	360,000	1.71	0	0	0	100,644	-100.00	
Borrowings with maturity over 1 year	1,356,000	6.63	1,805,000	8.58	2,396,000	12.31	2,547,118	2,045,916	-24.88	15.67
Subordinated notes and debentures	552,000	2.70	553,000	2.63	554,000	2.85	554,643	555,332	-0.18	-0.71
Other liabilities	222,000	1.09	210,000	1	208,000	1.07	211,610	180,867	5.71	43.41
Balance due to subsidiaries and related institutions	3,000	0.01	2,000	0.01	5,000	0.03	2,193	0	50.00	
Total liabilities	2,133,000	10.43	2,930,000	13.93	3,163,000	16.26	3,315,564	2,882,759	-27.20	13.27
Equity Capital	18,326,000	89.57	18,111,000	86.07	16,295,000	83.74	15,089,526	16,191,564	1.19	9.98
Perpetual preferred stock (income surplus)	1,659,000	8.11	1,656,000	7.87	1,310,000	6.73	819,869	819,869	0.18	102.35
Common stock	10,000	0.05	10,000	0.05	10,000	0.05	10,659	11,752	0.00	-20.37
Common surplus	12,189,000	59.58	12,731,000	60.51	12,685,000	65.19	13,765,590	15,858,586	-4.26	-28.69
Retained earnings	5,550,000	27.13	3,770,000	17.92	3,751,000	19.28	2,828,238	1,627,592	47.21	733.72
Accumulated other comprehensive income	289,000	1.41	1,315,000	6.25	-90,000	-0.46	-964,069	-749,773	-78.02	
Other equity capital components	-1,371,000	-6.70	-1,371,000	-6.52	-1,371,000	-7.05	-1,370,761	-1,376,462		
Total liabilities and equity capital	20,459,000	100.00	21,041,000	100.00	19,458,000	100.00	18,405,090	19,074,323	-2.77	10.31
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

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Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	13.85	11.94	70	6.29	7.29	33	9.84	9.68	52	11.43	10.40	63	7.58	7.61	49
Bank net income / Average equity investment in banks	14.05	11.80	75	6.51	7.45	37	10.66	10.51	58	10.60	11.19	52	8.25	8.74	55
Nonbank net income / Average equity investment in nonbanks	18.73	13.12	70	19.80	9.75	82	7.62	7.89	63	4.23	7.10	43	6.52	4.73	61
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	104.01	96.79	67	108.32	88.16	73	112.83	82.22	90	98.70	82.56	30	108.76	80.64	77
Nonbank net income / Parent net income	2.18	3.40	66	4.02	3.59	72	0.88	5.93	51	0.74	3.78	50	2.24	7.76	60
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	11.64	16.81	47	16.18	20.06	60	19.41	20.43	69	21.97	20.88	69	17.80	19.94	63
Total debt / Equity capital	10.41	11.71	58	15.01	14.41	68	18.10	14.31	71	20.56	14.69	74	16.69	13.95	69
Total debt + notes payable to subs that issued TPS / Equity capital	10.41	13.63	46	15.01	16.67	62	18.10	16.36	70	20.56	17.10	73	16.69	16.10	68
Total debt + Loans guaranteed for affiliate / Equity capital	10.41	11.77	58	15.01	14.68	68	18.10	14.56	71	20.56	15.14	74	16.69	14.35	68
Total debt / Equity capital – excess over fair value	10.71	11.81	59	15.45	14.52	68	18.70	14.51	72	21.29	14.81	74	17.16	14.10	71
Long-term debt / Equity capital	10.41	10.95	58	13.02	13.56	64	18.10	13.04	72	20.56	13.37	74	16.07	12.69	69
Short-term debt / Equity capital	0	0.57	38	1.99	0.77	82	0	1.02	36	0	1.14	37	0.62	1.07	75
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	2.83	0.05	95	2.86	0.08	94	3.18	0.12	94	3.43	0.12	94	2.77	0.17	92
Long-term debt / Consolidated long-term debt	79.27	39.86	81	79.82	34.67	90	48.34	28.44	71	38.90	28.63	64	71.58	26.93	86
Double Leverage															
Equity investment in subs / Equity capital	101.39	103.22	45	105.58	102.81	69	105.22	103.22	64	106.86	103.10	73	104.95	102.10	67
Total investment in subs / Equity capital	101.39	108.40	35	105.69	110.16	55	105.35	111.07	51	107	112.48	57	105.08	111.30	47
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.10	0.29	45	0.92	0.47	70	0.54	0.36	64	0.59	0.35	67	0.63	0.52	64
Equity investment in subs – equity cap / Net income-div (X)	0.14	1.05	8	2.55	1.82	73	0.92	1.22	47	0.86	1.22	51	0.97	2.64	39
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	245.14	152.85	83	37.42	136.59	4	189.97	177.68	58	285.39	162.34	89	220.05	141.81	81
Cash from ops + noncash items + op expense / Op expense + dividend	246.03	154.48	84	53.12	147.24	7	207.56	190.27	64	289.22	174.91	87	233.59	148.20	82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.45	98.54	56	80.40	134.08	15	108.28	116.34	49	130.41	103.19	78	213.24	92.33	93
Pretax operating income + interest expense / Interest expense	3,116.18	1,835.33	80	217.20	2,016.32	17	1,007.84	1,968.54	41	1,674.72	2,898.75	65	1,452.14	1,909.25	71
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,116.18	1,770.77	79	217.20	1,539.23	16	1,007.84	1,632.83	46	1,674.72	1,369.37	66	1,452.14	1,547.94	69
Dividends + interest from subsidiaries / Interest expense + dividends	283.67	174.12	82	36.41	150.43	8	206.27	210.80	56	322.61	188.90	86	254.11	172.51	76
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	23.34	47.61	48	10.62	35.64	32	20.03	57.11	42	27.59	33.93	55	19.80	24.63	51
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.65	3.44	73	4.82	3.85	62	8.92	2.64	84	9.07	2.61	84	7.57	3.24	77
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04		0	0.24	47	0	0.10	44
Nonaccrual		0.92			1.03			0.54		0	6.54	38	0	7.38	36
Total		1.09			1.13			0.58		0	6.78	36	0	7.48	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.26	1.76	62	0.22	2.66	57	0.19	5.62	50	0.19	5.50	48	0.50	5.68	57
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name

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Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	34.77	66.37	26	481.38	81.10	96	45.34	57.84	45	25.29	57.26	16	37.33	68.72	27
Dividends declared / Net income.....	28.88	28.27	52	63.80	42.29	82	41.78	33.08	69	31.63	27.33	57	34.34	31.29	48
Net income – dividends / Average equity.....	9.85	8.62	69	2.28	4.14	26	5.73	6.46	42	7.82	7.33	56	4.97	5.03	49
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	309.07	155.92	82	40.11	132.17	20	253.40	178.13	75	393.69	157.73	90	299.89	130.71	85
Dividends from nonbank subsidiaries.....	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries.....	309.07	203.53	78	40.11	174.85	10	253.40	260.40	62	393.69	215.26	85	299.89	196.35	76
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	85.81	45.96	85	23.63	60.28	18	93.84	66.55	80	126.14	60.71	93	94.68	59	82
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0.06	0.54	56	0.04	0.52	55	0.37	0.76	63
Management and service fees from bank subsidiaries.....	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries.....	85.81	51.33	81	23.63	62.88	17	93.89	69.36	72	126.19	63.43	92	95.05	62.82	75
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0	62.63	8	0	56.39	15	0	82.95	12	0	51.40	17	0	102.35	13
Interest income from nonbank subsidiaries.....	14.55	2.44	90	18.18	7.38	84	21.43	20.25	75	17.13	18.56	70	4.61	8.11	57
Management and service fees from nonbank subsidiaries.....	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries.....	14.55	87.22	21	18.18	79.84	34	21.43	150.41	20	17.13	99.33	25	4.61	165.35	20
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.47	74.16	76	96.89	69.76	61	99.64	67.32	84	100.09	65.18	95	99.34	59.17	88
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0.06	0.80	52	0.03	0.92	48	0.39	0.94	64
Management and service fees from bank subsidiaries.....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries.....	99.47	83.13	66	96.89	82.20	45	99.70	78.80	77	100.12	74.20	92	99.72	69.23	84
Dividends from nonbank subsidiaries.....	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0.35	0.18	86	2.77	0.73	89	0.18	1.19	71	0.10	2.32	67	0.10	2.79	59
Management and service fees from nonbank subsidiaries.....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries.....	0.35	4.67	51	2.77	4.70	70	0.18	7.29	39	0.10	7.64	36	0.10	9.99	32
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10		0	135.13	12		83.37			87.87		0	83.68	15
Loans and advances from subsidiaries / Total debt.....	0	26.38	13	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14